EXHIBIT 13 FILED UNDER SEAL

1	UNITED STATES DISTRICT COURT			
2	DISTRICT OF MINNESOTA			
3	CASE NO. 16-CV-1054 (WMW/DTS)			
4				
5	FAIR ISAAC CORPORATION, a Delaware corporation,			
6	Plaintiff,			
7	VS.			
8	FEDERAL INSURANCE COMPANY, an Indiana corporation,			
9	Defendant.			
10				
11				
12	TRANSCRIPT of the stenographic notes of			
13	the 30(b)(6)videotaped deposition of Henry Mirolyuz in			
14	the above-entitled matter, as taken by and before			
15	LORRAINE B. ABATE, a Certified Court Reporter and			
16	Notary Public of the State of New Jersey and			
17	Registered Professional Reporter, held at the offices			
18	of Regus, 55 Madison Avenue, Morristown, New Jersey,			
19	on Tuesday, July 31, 2018, commencing at 9:10 a.m.,			
20	pursuant to Notice.			
21				
22				
23				
24	Job No. MP-182592			
25	Pages: 1 - 80			

Pages 2..5

1	Pa A P P E A R A N C E S:	ige 2	1	Page 4
2	MERCHANT & GOULD, ESQS.		2	(CONTINUED)
3	Attorneys for the Plaintiff 80 South Eighth Street		3	(CONTINUED) EXHIBIT PAGE
	Minneapolis, Minnesota 55402-2	215	4	
4	BV. ALLEN W UTNIDEDATED FCO		5	15 Surety Information System Slide Deck 69 16 Chubb Arch PLD Project Statement of Work 72
5	BY: ALLEN W. HINDERAKER, ESQ. (612)371-5292			10 CHUDD ALCH PLD Project Statement of Work 72
_	ahinderaker@merchantgould.com		6	
6 7	FREDRIKSON & BYRON, P.A.		7	* * * *
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11	-and-		13	
12	and		14	
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13	202A Halls Mill Road Whitehouse, NJ 08889		16	
14			17	
15	BY: KEVIN MURPHY, ESQ. (908) 903-3726		18	
	kevinmurphy@chubb.com		19	
16 17	ALSO PRESENT:		20	
18	James Woodward		21	
19 20	Marcelo Rivera, Videographer		22	
21			23	
22			24	
24			25	
25				
1	Pa INDEX	ige 3	1	Page 5
2	INDEA		1	(Exhibit 1, Second Amended Notice of
3			2	Deposition, marked for identification, as of this
	WITNESS EXAMINATION BY	PAGE	3	date.)
		PAGE 7	4	THE VIDEOGRAPHER: This is the digitized
	Henry Mirolyuz Mr. Hinderaker	′	5	deposition video of Mr. Henry Mirolyuz in the matter
6			6	of Fair Isaac Corporation, a Delaware corporation,
7			7	versus Federal Insurance Company, an Indiana
8			8	corporation.
9	EXHIBITS		9	This deposition is being held at Regus
	EXHIBIT	PAGE	10	located at 55 Madison Avenue, suite 400 in
	1 Second Amended Notice of Deposition	5	11	Morristown, New Jersey on July 31st, 2018 at
	2 Resume	13	12	approximately 9:10 a.m. My name is Marcelo Rivera
13	3 E-Mail Chain	32	13	from the firm of Epiq and I'm the legal video
14	4 E-Mail Chain	41	14	specialist. The court reporter is Lorraine Abate,
15	5 E-Mail dated July 29, 2013	45	15	also with Epiq.
16	6 Second Supplemental Answers to		16	All present counsel, please introduce
17	Interrogatories Nos. 2, 3 and 4	51	17	themselves for the record.
18	7 E-Mail Chain	53	18	MR. HINDERAKER: On behalf of Fair Isaac
19	8 E-Mail Chain	57	19	Corporation, Allen Hinderaker of Merchant & Gould,
20	9 E-Mail dated May 5, 2011	57	20	and James Woodward of FICO.
21	10 E-Mail Chain	61	21	MR. FLEMING: Terry Fleming of
22	11 E-Mail dated June 18, 2012	63	22	Fredrikson Law firm representing Federal Insurance
1	12 E-Mail Chain	64	23	Company. With me is Kevin Murphy, general counsel,
23				
	13 E-Mail Chain	67	24	Chubb.
24	13 E-Mail Chain 14 Meeting Invite	67 68	24 25	Chubb. THE VIDEOGRAPHER: Will the court

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```
Page 24
                                                  Page 22
    providers means. Is that part of it?
                                                                  servers are located.
2
           Α.
                 It's a functionality of the Blaze
                                                              2
                                                                        ٥.
                                                                               What do you mean -- I'm sorry, servers
    Advisor software which allows creation of customized
                                                                  allocated?
    screens for the end users.
                                                                        A.
                                                                               Servers are located.
5
           Q.
                  And so you were part of the design or
                                                              5
                                                                        Q.
                                                                               I don't understand what you mean by
    architecture of those, of what those customized
                                                                  allocated.
 6
                                                              6
     screens would be?
                                                                        Α.
                                                                               No, located. Location.
8
           Α.
                  Correct. Components, yes.
                                                              8
                                                                        Q.
                                                                               Located.
9
           Q.
                  And this bullet point, as you see from
                                                              9
                                                                        A.
                                                                               At some point of time, servers changed.
    the document for the time frame 2006 to 2008, it
                                                                  That could change location, and I would not be --
10
                                                             10
     talks about automated renewal process 1, ARP1.
                                                                  this information would not be provided to me.
11
                                                             11
12
                  Correct. It's automated part 1.
                                                             12
                                                                               All right. All right. Well, let's talk
13
                  And just a few moments ago, you were
                                                             13
                                                                  about the United States.
    talking -- you identified ARP2.
                                                             14
                                                                               In the United States, do you know where
14
15
           Α.
                  Correct.
                                                             15
                                                                  Blaze Advisor software is installed on servers?
16
                  Are those the same project, part 1, part
                                                             16
                                                                               Yes. They are located in Chubb data
                                                                  center in North Carolina.
17
    2?
                                                             17
                                                                               And when you say Chubb data center, is
18
                  Part 2, yes. Subsequent implementation.
                                                             18
           Α.
19
           0.
                  So thank you for that, your background.
                                                             19
                                                                  it more accurate to say the data center of Chubb &
20
                  Let me turn to a series of questions
                                                             20
                                                                  Son, a Division of Federal?
21
    that are really all around the physical location of
                                                             21
                                                                               I would not be able to comment on that.
22
    servers on which Blaze Advisor is installed that --
                                                             22
                                                                  From my perspective, it's Chubb.
23
    maybe I should just sort of back up for somebody's
                                                             23
                                                                               Okay. So whether technically it's Chubb
   benefit, I guess, that first, Blaze Advisor is
                                                                  & Son, a Division of Federal, or it's Chubb or is
25 software licensed from the Chubb, once upon a time
                                                                  Federal, that's beyond your knowledge?
                                                  Page 23
                                                                                                                Page 25
    licensed from FICO, correct?
                                                              1
                                                                        Α.
                                                                               That's beyond my knowledge.
           Α.
                  Correct.
                                                                               Is Blaze Advisor -- in the United
3
           Q.
                  And the Blaze Advisor software resides
                                                                  States, is Blaze Advisor software installed on
                                                              3
    on what's called servers, correct?
                                                                  servers located anywhere else?
                                                                        Α.
                                                                               Not to the best of my knowledge.
                  And I would appreciate your more -- your
                                                                               Did you inquire of, interview people, to
    definition of a server. What is a server?
                                                              7
                                                                  understand that better?
7
                  It's a machine located -- not assigned
                                                                               I did.
8
                                                              8
                                                                        Δ.
    to a specific individual, and accessible by one or
                                                              9
                                                                        Q.
                                                                               And so based upon your best knowledge
    many developers or parties, depends on the rights and
                                                             10
                                                                  following your investigation, the only place you know
11
    also, the authorization provided by Chubb.
                                                                  that the Blaze Advisor software is installed is in
                  Okay. And when you say a server is a
                                                             12
                                                                  North Carolina?
12
           Q.
13
    machine, is it a computer?
                                                             13
                                                                        A.
                                                                               Correct.
14
           A.
                  Computer.
                                                             14
                                                                        Q.
                                                                               What city?
15
                  And of course, computers reside at
                                                                               I believe it's Raleigh.
           Q.
                                                             15
                                                                        A.
    physical locations?
16
                                                             16
                                                                               And just to be I guess very clear about
17
           A.
                  Correct.
                                                             17
                                                                  it, to your personal knowledge but more particularly
18
                  So does Blaze Advisor software -- well,
                                                                  to your status here as a 30(b)(6) witness, following
    where does Blaze Advisor software -- where do the
                                                                  the investigation, that's the only location in the
19
                                                             19
20
    servers -- where are the servers located on which
                                                             20
                                                                  United States on which -- or at which Blaze Advisor
21
    Blaze Advisor software is installed?
                                                             21
                                                                  software is installed?
22
                  I would not be privy for such
                                                             22
                                                                               Based on my knowledge and conversation
                                                                        A.
23
   information. I know they are located -- it depends
                                                             23
                                                                  with other people, yes.
    on the geographical zone. However, it was not my
                                                             24
                                                                               So then how about outside the United
24
```

responsibility to know and understand where the

States; is Blaze Advisor installed on servers outside

Page 26 Page 28 the application, copying of the application from one of the United States? 2 Α. Based on my conversation, yes, it was. server to another. 3 Okay. So let's take it -- if there is Did you use the word capping? Q. more than one, we'll take it one by one. Α. Copying, copying. 5 Outside of the United States, where are 5 Q. Copying. All right. And when the servers located on which Blaze Advisor software is process of migration is complete, then will Blaze 6 installed? Advisor be still installed on any servers in Canada? 7 8 The servers, based on my conversation, It will not be. 9 9 servers located in United Kingdom. Q. Do you know when the process of Is that -- do you know if they're in 10 Q. 10 migration began? 11 London or some place else? 11 Α. I don't have this information. 12 I don't know. 12 Did it come to you as part of the Α. 13 0. Okay. 13 interviews, apparently? 14 Α. And I don't have this information. I Yes. 14 A. 15 was only provided the fact that it's located in --15 Q. Okay. Do you know if the process of 16 the information that the server is located in United 16 migration was post-merger? Kingdom. 17 I believe so, but I don't know that for 17 A. 18 ٥. All right. What other country? 18 the fact. 19 Α. There is -- initially, the servers were 19 Q. Did you get any information as to a goal Canada, were hosting the Blaze Advisor. However, 20 for the end date when the process of migration is 21 they may also be consolidated at this point of time 21 complete? 22 to the North America, to the United States or 22 Α. There was no goal in particular or at 23 application were migrated to the North America 23 least I was not told the goal was to consolidate all servers. the assets in one data center for the North America. 25 Q. Are you saying maybe? 25 Q. Did you say assets? Page 27 Page 29 1 Α. Potentially, yes. Α. Assets, all the applications. All the 1 Do you know one way or the other? applications in one data center. I know there is a process of migration. All right. So you just used the phrase 3 A. 3 Q. I'm not sure if migration has been complete or not. to get the applications in one data center. I'm not involved in that area. What is an application? Okay. This is something you learned as It's a software which allows user to Α. 7 part of your interviews? 7 perform specific functions. Depends on the Interviews. 8 Α. 8 components of the application. 9 All right. We'll go back to the U.K. 9 And is an application something that ٥. after. Let's finish this Canada off. you, as the -- in your role on the technical side, 10 10 11 Your understanding after interviews you were involved in designing the architecture for testifying here on behalf of the company is that 12 12 those applications? 13 Blaze Advisor has been installed on servers in 13 Α. Part of the architecture. 14 Canada, correct? 14 Part of it. All right. 15 Α. At least the Blaze Advisor part of it? 15 Whether the Blaze Advisor software is 16 Ο. 16 Δ Correct. 17 still on Canadian servers is something you do not 17 Q. So you're making a distinction between 18 know one way or the other? 18 the Blaze Advisor software and an application that uses Blaze Advisor? Correct. 19 Α. 19 20 Q. You are testifying that there is a 20 Α. That is correct. 21 process in place for migration to the United States, 21 Staying with Canada, when the Blaze ٥. 22 correct? Advisor software is installed on servers in Canada --23 Α. Correct. 23 it was true that the applications that used Blaze Advisor -- certain applications that employed Blaze 24 Q. And what does migration mean? 25 It's relocation of the -- or copying of Advisor were used in Canada?

Pages 26..29

Pages 30..33

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Page 32
                                                   Page 30
           Α.
                  Correct.
                                                                         ٥.
                                                                               Was it ever installed on servers in
 1
                                                              1
 2
           ٥.
                  And do you know if that was used by the
                                                                  Australia?
                                                              2
 3
     Chubb Insurance Company of Canada?
                                                                               Not to my knowledge.
                                                              3
                                                                        Α.
           A.
                  Yes, correct.
                                                                         Q.
                                                                               All right. To your knowledge, has the
 5
           Q.
                  So Blaze Advisor software and the
                                                                  applications using Blaze Advisor software been used
     applications that used Blaze Advisor were installed
                                                                  by people in Australia to sell insurance?
 6
     on servers in Canada to support the Canadian use of
                                                                               Not to my knowledge as well.
 8
     certain applications?
                                                              8
                                                                               All right. Good. That will help. We
                                                              9
                                                                  will return to that.
 9
           Α.
                  That's absolutely correct.
10
           Q.
                  And then when the migration process is
                                                             10
                                                                               Anywhere else in the world that you know
                                                                  of Blaze Advisor software has been installed on
11
     completed, if it is, how will, as your understanding
     for the company, how will the Chubb Insurance Company
                                                             12
                                                                  servers?
    of Canada -- will the insurance -- let me ask a
                                                             13
                                                                               No, I don't. I don't know. I'm not
13
     different question. Your understanding is that these
14
                                                             14
                                                                  aware of any other location where the Blaze Advisor
15
     applications that the Insurance Company of Canada has
                                                                  is installed.
     used, will they continue to be able to use those
                                                                               MR. HINDERAKER: Would you mark that,
     applications after the migration?
17
                                                             17
                                                                  please.
18
                  I believe so.
                                                                                (Exhibit 3, E-Mail Chain, marked for
           Α.
                                                             18
19
                  Okay. So whoever is the user in Canada
                                                             19
                                                                  identification, as of this date.)
20
    will access that software through servers located in
                                                             20
                                                                               Sir, the court reporter has handed you
    North Carolina?
21
                                                             21
                                                                  what we marked as Exhibit 3, and you identified that
22
           Α.
                  Correct
                                                             22
                                                                  as an e-mail from yourself to a Richard Johnson and
23
                  So the migration includes the Blaze
                                                             23
                                                                  others dated May 26, 2009, the top heading.
    Advisor software and all of the applications used in
                                                                        A.
                                                                               Correct.
25
    Canada?
                                                             25
                                                                        Q.
                                                                               And I have a few questions on it, but
                                                  Page 31
                                                                                                                Page 33
                                                                  please, my questions are really limited to the first
 1
           Α.
                  Correct.
 2
                  Okay. Now, let's go back to the U.K.
                                                                  page, but take whatever time you want to familiarize
 3
                  So in the U.K., there would be -- in the
                                                                  yourself with it and then I'll ask.
    U.K., there is Blaze Advisor software installed on
                                                                        A.
                                                                               Please.
     servers in the U.K.?
                                                                        Q.
                                                                               Okay. Great.
                  Correct.
                                                                               Who is Richard D. Johnson?
           Α.
                                                                               I believe he is -- if I remember
 7
                  And then are the applications that use
    Blaze Advisor software also installed on the servers
 8
                                                              8
                                                                  correctly, he is a developer who was responsible for
 9
     in the U.K.?
                                                                  working with Blaze Advisor in European zone,
10
                  That's correct.
                                                             10
                                                                  specifically in London.
11
           0.
                  And so whoever are the users and whoever
                                                             11
                                                                               In London. Okay. And again, by the
    used that software and applications from those
                                                                  way, when you say developer, that's the same thing as
12
                                                             12
13
     servers, access or not, from the U.K. servers?
                                                             13
                                                                  saying somebody who writes code?
14
           A.
                  That's correct.
                                                             14
                                                                        A.
                                                                               Correct.
15
                  And do you know it's the Chubb Insurance
                                                                               And you say "Hi, Richard." Then you say
                                                             15
                                                                  "I am sending you a link to a BR CoE Wiki site."
16
    Company of Europe SE that uses the Blaze Advisor
                                                             16
17
    software and those applications on software being
                                                             17
                                                                                What is a BR CoE Wiki site?
18
    installed in the U.K.?
                                                             18
                                                                               It's business rule center of excellence
                                                                  Wikipedia site. It's a website created to provide
19
           Α.
                  I'm not sure about the exact name, but I
20
    believe that's correct.
                                                             20
                                                                  the information regarding the Blaze Advisor.
21
                  Is Blaze Advisor software installed on
                                                             21
                                                                         Q.
                                                                               Is this an internal website to Chubb?
    servers in Australia?
                                                             22
                                                                               Correct.
                                                                        A.
23
           Α.
                  Not to the my knowledge in any people I
                                                             23
                                                                        ٥.
                                                                               No external access to that website,
   talk to. Don't believe it was installed in the
                                                             24
                                                                  correct?
    servers in Australia.
                                                                        Α.
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HENRY MIROLYUZ - 07/31/2018 Pages 34..37 Page 36 Page 34 Advisor software on a U.K. server. And why did you send him a link with the 2 download location and instructions for Blaze Advisor The software will be installed, initial 3 version, on the developer's laptop or workstation. 4 In looking at the e-mail and refreshing Let me back you up. When you say my memory, he was looking to create a POC or product 5 developer, you're talking about the person in the type of using Blaze Advisor software, and he asked me 6 U.K.? 6 to provide him the installation files as well as some Person in the U.K. So Richard in that Α. documentation regarding the usage of such software. particular case. 9 Okay. Is it fair to characterize what 9 Okay. My question could be more Q. 10 you just said as saying he was working on proof of 10 precise. 11 concept for an application that used Blaze Advisor 11 Where does that person get the Blaze 12 software? 12 software installed? 13 A. He was working on the -- Richard was 13 He would get it by running the 14 working on that. installation files provided in this link. He would 14 15 Q. On that? 15 get the software installed and he would provide the 16 Α. Yeah. I was not. files created during the installation process to the release management team which is responsible for 17 0. Was Richard part of Chubb Insurance 17 18 Company of Europe SE, do you know? deploying application as a part of application to the 18 19 Α. Based on the e-mail address, yes. At 19 servers. least he was the person who -- let me rephrase that. 20 What is a risk management team? ٥. 21 He was granted the Chubb e-mail address. 21 The release. A. 22 0. Fair enough. 22 ٥. Release. 23 And can we conclude that Blaze Advisor 23 Α. Release management. 6.7 was installed on servers in the U.K.? 24 Okay. So this is something that can be No, we cannot based on this e-mail. done or was done completely internal to Chubb? 25 A. Page 35 Page 37 This e-mail just only speaks about the software for 1 Α. Correct. 2 development use. It's accurate to say there is no 3 Okay. As we've mentioned already, you involvement of FICO personnel in this process of 0. 3 do know that Blaze Advisor software was installed on installing Blaze Advisor on servers in the U.K.? servers in the U.K.? They could assist with, could have Correct, but based on this e-mail -- my assisted with any troubleshooting or any potential statement is that based on this e-mail, we cannot issues. So once again, I can't say one way or conclude if -- the way it was or was not installed. 8 another. Each case-by-case basis. So they could 9 Q. I understand. have been -- if there was an issue, FICO could have This is just a link to the installation been involved and helped, as any vendor, with 10 Α. 10 11 files. 11 troubleshooting or installing the software. 12 12 ٥. I understand. So are we taking, to be So are you aware of any instance where 13 clear, that whether Blaze Advisor software was 13 FICO was called in to help with the trouble -- help 14 installed using that link at this time or was not troubleshoot or address an issue on a U.K. installation of Blaze Advisor? 15 installed using -- or was not installed, you can't 15

16 say one way or the other?
17 A. Based on his e-mail, no, I cannot.

A. Dasca off files c mail, no, i carnot

Q. Understood.

And as a matter of your knowledge and your interviews, do you know the first date that Blaze Advisor software was installed on servers in the U.K.?

23 A. I do not.

18

Q. Okay. Would you run me through the process by which someone in the U.K. installs Blaze

16 A. I believe so. I believe -- that was 17 based on my conversation with developers, FICO 18 actually provided assistance with installing the 19 software.

Q. And with whom did you have that conversation?

A. David Gibbs as well as the conversation with the developers back at that time, and as well as conversation with the FICO representative.

Q. And what FICO representative?

Epiq Court Reporting Solutions - Minneapolis

20

21

HENRY MIROLYUZ - 07/31/2018 Pages 70..73 Page 70 Page 72 the course of life in 2014. understanding in that regard? 2 MR. FLEMING: Okay. It does not. It says application itself MR. HINDERAKER: June 30th. was installed on U.S. servers which confirm what I 3 MR. FLEMING: Lack of foundation, then. said before. 5 I assume that this is the attachment for 5 Q. Okay. Α. this e-mail? 6 (Exhibit 16, Chubb Arch PLD Project 6 Statement of Work, marked for identification, as of 7 Q. 8 I cannot say one way or another because this date.) the file name is not listed in the document. 9 THE VIDEOGRAPHER: The time is 9 The document doesn't have the file name 10 ٥. 10 11:11 a.m. and we are going off the record. to tell you exactly, right? 11 11 (Discussion off the record.) Yeah. 12 THE VIDEOGRAPHER: The time is 12 Α. 13 0. Do you have any reason to believe that 13 11:19 a.m. and we're back on the record. it's not? BY MR. HINDERAKER: 14 14 15 A. I have no reason to believe any way, 15 ٥. Did I give you Exhibit 16? You have it. 16 either way. 16 The court reporter gave it to you. Good. All right. Are you familiar with this document from 17 Q. Either way? 17 18 Yeah. 18 days gone by? Α. 19 Fair enough. 19 Α. I'm not. 20 So if we go to page 18 entitled Surety 20 Q. All right. Do you know who or what 21 Bond Services, what that means is a subject for 21 AppCentrica is? 22 somebody else, do we agree? 22 A. It's an IT window providing services to 23 Α. Correct. 23 Chubb. 24 And then on page 19, I just want to 24 IT vendor? point out, it says the booking system for U.S., IT vendor. A. Page 71 Page 73 Canada and Australia. And then on page 20, it says Q. All right. And do you know what Chubb 1 rules validation via Blaze. Under fact sheet, it Arch PLD Project means? 3 says rules validation via Blaze. It means that it's a Chubb architecture A. physical analogical design document. It's just the Do you know one way or the other whether 5 Blaze Advisor software was installed on servers in 5 name of the template for the document. Australia to support surety bond services? Physical analogical design. All right. Q. No, I believe surety bond services was 7 Yeah. Unless I'm mistaken, the PLD A. 8 installed in the U.S. servers. 8 architect -- let me rephrase it. I'm not familiar 9 Do you know that Australian -- the 9 with the PLD acronym. people in Australia accessed that application from But your best understanding, that's what 10 Q. Australia to the U.S. servers? 11 11 you think it means, correct? 12 Α. I don't know that. 12 Α. Yeah. 13 One way or the other? 13 All right. It's not -- let me direct 14 A. One way or another. your attention to the third page. And we can just 15 read together that the document provides a statement Q. Okay. 15 16 Δ Only speak to the technical fact that 16 of work for the Evolution engagement in 2015 and 2016 17 that was installed in U.S., on U.S. servers. 17 between the vendor, AppCentrica and Chubb Insurance 18 All right. So whether it was used in Company of Canada, agreed? 18 Australia, you don't know one way or the other? 19 19 A. Agreed. 20 Α. 20 Q. And what is Evolution? 21 Q. Because earlier you told us that to your Α. It is the name of the policy 21 best knowledge, Blaze Advisor software was not administration system used in Canada. 23 installed in Australia? 23 Okay. And this document goes on to say

24

"The focus of the work," and then I'll skip a few

words, "over the next two years will be the design

Correct.

So does this information change your

Α.

24

25